

PROCESS FOR AUDITING INSURANCE UNDERWRITING

Abstract of Disclosure

A process for auditing insurance underwriting investigations and underwriting decisions wherein if the underwriter determines that the underwriter deviated from established rules whether the underwriter documented the decision to do so and whether the decision to deviate from established rules falls within established guidelines. If the decision to deviate from established rules was documented and the decision was within guidelines the underwriting investigation and the underwriting decision are still scored as appropriate.

Figures

Figure 1: A line graph showing the relationship between the number of hours spent studying and the score on a test. The x-axis represents the number of hours (0 to 10), and the y-axis represents the score (0 to 100). The data points are as follows:

Hours	Score
0	50
1	55
2	60
3	65
4	70
5	75
6	80
7	85
8	90
9	95
10	100